

DBE/ACDBE Personal Narrative Guidance

Instructions:

You may, but are not required to, use this template to help structure your personal narrative, which includes specific experiences that have caused you social and economic disadvantage. Use of this template does not ensure that your firm will receive a favorable determination. In general, your narrative should:

- Be based on your **individual experiences** within American society
- **Not rely on race or sex**
- Describe **specific incidents** economic hardship, systemic barriers, and denied opportunities. Include dates, context, and outcomes
- Show how these experiences caused **economic harm** or limited your ability to succeed in business
- Compare your experience to others who did not face the same disadvantage(s)

1. Provide background information. This includes the following:

- Your Name:
- Business Name:
- Industry/Trade:
- Date Business Started:
- Location:

2. Description of Social Disadvantage

Describe the specific economic hardship, systemic barriers, and denied opportunities that you faced. Include:

- **Who** was involved
- **What** happened
- **When** it happened
- **Where** it happened

If available, provide multiple examples and proof.

3. Impact on Your Education, Career, or Business

Explain how your social disadvantage from the previous section impacted your education, career, and/or business. Consider if there was an impact on the following:

- Educational opportunities
- Educational progress
- Getting a job
- Advancing in your career
- Starting your business
- Growing your business
- Accessing capital
- Obtaining contracts

4. Economic Harm

- Describe the financial and/or business consequences of the disadvantage(s) and impact(s) explained above.

5. Comparison to Others

Compare your experience to someone in a similar position who did **not** face the same disadvantage(s). Give specific examples, if possible.

6. Supporting Documentation (if available)

- Loan denial letters
- Employment records
- Medical or legal documents
- Witness statements
- Financial statements
- Emails or written communication